केनरा बैंक Canara Bank

सिंडिकेट Syndicate

ASSET RECOVERY MANAGEMENT BRANCH-1, BENGALURU

Ref: ARM-I/CR-627/885/885619004705/2026/RR **Date: 16.11.2026**

To,

1.Smt. UMME SALMA ALIAS SALMA AHMAD R J
W/O MR IRFAN AHMED
NO 412 3RD CROSS EJIPURA MAIN ROAD
VIVEKNAGAR POST BENGALURU
KARNATAKA 560047

Dear Sir / Madam.

Sub: **NOTICE UNDER SECTION 13(4) OF THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH RULE 8(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULE, 2002.**

As you are aware, I on behalf of Canara Bank have taken possession of the mortgaged assets described in the schedule of sale Notice annexed hereto in terms of section 13(4) of the subject Act in connection with outstanding dues payable by you to our ARM-I Branch Bangalore of Canara Bank.

The Undersigned proposes to sell the assets more fully described in the Schedule of Sale Notice.

Hence, In terms of the provisions of the subject Act and Rules made there under, I am herewith sending the sale Notice being published in the NEWS paper containing the terms and conditions of the sale. You are hereby given a last and final opportunity to discharge the liability in full as stated in the Sale Notice enclosed within **15** days from the date of this notice, and reclaim the assets which has been possessed by the bank, failing which the assets will be sold as per the terms and conditions set out in the Sale Notice.

This is without prejudice to any other rights available to the Bank under the subject Act / or any law in force.

Yours faithfully,

कृते केनरा बैंक / For CANARA BANK

Authorised officer

प्राधिकृत अधिकारी / Authorised Officer
अस्ति वसूली प्रबंधन शाखा-I
स्पेंसर टॉवर, एम.जी.रोड. बेंगलूरु - 01
Asset Recovery Management Branch - I,
Spencer's Tower, M.G. Road, Bengaluru - 560 001

Encl: Sale Notice

CANARA BANK Asset Recovery Management Branch - I M.G. Road, BENGALURU - 560 001

Internet

केनरा बैंक Canara Bank

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ASSET RECOVERY MANAGEMENT BRANCH-1, BENGALURU

(Auction Sale Notice for Sale of Immovable Properties)
CANARA BANK
(A GOVERNMENT OF INDIA UNDERTAKING)
SALE NOTICE

E-Auction Sale Notice for Sale of Immovable Properties under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable property mortgaged to the Secured Creditor, the Physical possession of which has been taken by the **Authorised Officer of ARM Branch-1**, Bengaluru of the **Canara Bank, ARM-1 Branch(2366)** will be sold on **"As is where is", "As is what is", and "Whatever there is"** on **04.12.2026(10.00 AM to 11.00 AM)**, for recovery of Rs. 1,13,92,830.87/- (Rupees One crore thirteen lakh ninty two thousand eight hundred thirty and eighty seven paise Only) as on 16.11.2026 with further interest and cost thereon due to the ARM-1 Branch, Bengaluru of Canara Bank from **1. Smt. UMME SALMA ALIAS SALMA AHMAD R J WO MR IRFAN AHMED,** NO 412 3RD CROSS EJIPURA MAIN ROAD VIVEKNAGAR POST BENGALURU KARNATAKA 560047

The Earnest Money shall be Deposited by way of E-Wallet of M/s PSB Alliance Private Limited **(https://baanknet.com/)** portal directly or by generating the Challan therein to deposit the EMD through RTGS/NEFT in the account details as mentioned in the said challan on or before **03.12.2026 5.00 pm.**

Lot	Description of the immovable assets:	Reserve Price	EMD	Incremental Value
1	Apartment bearing No. 104, on the first floor, measuring 1180 sq. ft. super built-up area, containing two Bedrooms, together with RCC roofing, vitrified Tile flooring along with one covered card parking space, including propionate shares in common areas such as passage, lobbies, staircase, lift, terrace, amenities i.e. Gym & party hall etc, contained in the multistoried residential building known as "Sowmya Sankalp" with 453.00 sq. ft. undivided share interest in the property bearing old. Sy. no. 18, new converted Sy. No. 18/3, Present BBMP Katha No. 88, Sl No. 18/3, Municipal No. 88, Situated at Kodigehalli Village, K. R. Puram Hobli, Banglore East taluk, Bounded on: East by: Property belongs to Thaynna Reddy, West by: Road, North by : remaining portion of same Sy. No. 18 belongs to V. Muniraju, South by: Property belongs to Seenappa. Google Coordinates: 13.004729 N 77.730811 E	₹.59,00,000.00	₹.5,90,000.00	₹.1,00,000.00

Known encumbrances, if any: Not to the knowledge of the Bank.

For detailed terms and conditions of the sale please refer the link "E-Auction" provided in Canara Bank's website (www.canarabank.com) or may contact Authorised Officer, ARM-1 Branch, Bengaluru, Canara Bank, Ph. No. 9554895427 and 9486092152 during office hours on any working day.

कृते केनरा बैंक / For CANARA BANK

Date: 16.11.2026
Place: Bangalore

Authorised Officer
Canara Bank
प्राधिकृत अधिकारी / Authorised Officer
अस्ति वसूली प्रबंधन शाखा-I
स्पेन्सर्स टावर, एम.जी.रोड. बेंगलूर - 01
Asset Recovery Management Branch - I,
Spencer's Tower, M.G. Road, Bengaluru - 560 001

केनरा बैंक Canara Bank
भारत सरकार का उपक्रम A Government of India Undertaking
सिंडिकेट Syndicate

ASSET RECOVERY MANAGEMENT BRANCH-1, BENGALURU

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 16.11.2026

1. Name and Address of the Secured Creditor :	Canara Bank, ARM-1 Branch Bengaluru No. 86, Floor II, Bangalore Metro Circle, Spencer Towers, M G Road, Bangalore- 560 001 Ph. No. 9554895427 and 9486092152
2. Name and Address of the Borrower(s)/ Guarantor(s) :	**1.Smt. UMME SALMA ALIAS SALMA AHMAD R J WO MR IRFAN AHMED NO 412 3RD CROSS EJIPURA MAIN ROAD VIVEKNAGAR POST BENGALURU KARNATAKA 560047**
3. Total liabilities: 16.11.2026	Rs. 1,13,92,830.87/- (Rupees One crore thirteen lakh ninty two thousand eight hundred thirty and eighty seven paise Only) with further interest and cost thereon.
4. (a) Mode of Auction :	E-Auction.
(b) Details of Auction service provider	**M/s PSB Alliance (https://baanknet.com/) Helpdesk Number : 8291220220** Website: https://baanknet.com/
(c) Date & Time of Auction	04.12.2026 10.00 AM to 11.00 AM
(d) Place of Auction	Online.
5. Reserve Price / EMD	

Lot	Description of the immovable assets:	Reserve Price	EMD	Incremental Value
1	Apartment bearing No. 104, on the first floor, measuring 1180 sq. ft. super built-up area, containing two Bedrooms, together with RCC roofing, vitrified Tile flooring along with one covered card parking space, including propionate shares in common areas such as passage, lobbies, staircase, lift, terrace, amenities i.e. Gym & party hall etc, contained in the multistoried residential building known as "Sowmya Sankalp" with 453.00 sq. ft. undivided share interest in the property bearing old. Sy. no. 18, new converted Sy. No. 18/3, Present BBMP Katha No. 88, Sl No. 18/3, Municipal No. 88, Situated at Kodigehalli Village, K. R. Puram Hobli, Banglore East taluk, Bounded on: East by: Property belongs to Thaynna Reddy, West by: Road, North by : remaining portion of same Sy. No. 18 belongs to V. Muniraju, South by: Property belongs to Seenappa. Google Coordinates: 13.004729 N 77.730811 E	₹.59,00,000.00	₹.5,90,000.00	₹.1,00,000.00

6. **Other terms and conditions:**

a) Auction/bidding shall be only through "Online Electronic Bidding" through the website **https://baanknet.com/.** Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.

b) The property can be inspected with Prior Appointment with The Authorized Officer **26.11.2026 10.00 AM to**

CANARA BANK Asset Recovery Management Branch-1

2.00 PM.

c) The property will be sold for a price which is more than the Reserve Price and the participating bidders may improve their offer further during the auction process.

d) EMD amount of 10% of the Reserve Price is to be deposited in E-Wallet of M/s PSB Alliance Private Limited (**https://baanknet.com/**) portal directly or by generating the Challan therein to deposit the EMD through RTGS/NEFT in the account details as mentioned in the said challan on or before.

e) Intending bidders shall hold a valid Digital Signature Certificate and e-mail address. For details with regard to Digital Signature, please contact the service provider M/s. PSB Alliance, Bangalore @ Website: https://baanknet.com/

f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **03.12.2026** - 5.00 PM, to Canara Bank, ARM Branch I, Bangalore by hand.

i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT, acknowledgement receipt thereof with UTR No.

ii) Photocopies of PAN Card, ID Proof and Address Proof. However, successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.

iii) Bid form to be submitted.

g) The intending bidders should register their names at portal **https://baanknet.com/** and get their User ID and password free of cost. Prospective bidder may avail online training on E- auction from the service provider, M/s. PSB Alliance (Website: https://baanknet.com/) EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.

i) e-Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs.1,00,000/-. The bidder who submits the highest bid (above the Reserve price) on closure of 'Online' auction shall be declared as SUCCESSFUL BIDDER. SALE shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the secured creditor.

j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), on the same day or not later than next working day on declaring him/her as the successful bidder and the balance on or before 15th day from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price within the period stated above, the deposit made by him shall be forfeited by the Authorized Officer without any notice and property shall forthwith be put up for sale again

k) FOR MOVABLES: For sale proceeds of Rs.50.00 lacs (Rupees Fifty Lacs only) and above, the successful bidder will have to deduct TDS at the applicable rate on the Sale proceeds and submit the original receipt of TDS Certificate to the Bank.

l) All charges for conveyance, stamp duty/GST, registration charges, tax arrears, other charges, dues, L&B maintenance etc., as applicable shall be borne by the successful bidder only.

m) The Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-Auction without assigning any reason thereof.

n) In case there are bidders who do not have access to the internet but interested in participating the e-Auction, they can approach concerned Circle office or Canara Bank ARM I Branch, No. 86, II Floor, Bangalore Metro Circle, Spencer Towers, M G Road, Bangalore- 560 001 who, as a facilitating center, shall make necessary arrangements.

o) Bidder has to make due diligence and physical verification of property regarding title, extent, area dues, etc. No claim subsequent to submission of bid shall be entertained by the bank.

p) For further details contact Canara Bank, Asset Recovery Management Branch I, No. 86, II Floor, Bangalore Metro Circle, Spencer Towers, M G Road, Bangalore- 560 001 (Ph. No. 080-25310066, 9486092152 and 9554895427) e-mail id cb2366@canarabank.com OR the service provider M/s PSB Alliance (**https://baanknet.com/**), Helpdesk Number : 8291220220, Website: **https://baanknet.com/**

CANARA BANK Asset Recovery Management Branch-I BENGALURU-560001

केनरा बैंक Canara Bank
भारत सरकार का उपक्रम A Government of India Undertaking
सिंडिकेट Syndicate

ASSET RECOVERY MANAGEMENT BRANCH-1, BENGALURU

SPECIAL INSTRUCTION/CAUTION

Bidding in the last minutes/seconds should be avoided by the bidders in their own interest. Neither Canara Bank nor the Service Provider will be responsible for any lapses/failure (Internet failure, Power failure, etc.) on the part of the bidder or vendor in such cases. In order to ward off such contingent situation, bidders are requested to make all the necessary arrangements/alternatives such as back –up, power supply and whatever else required so that they are able to circumvent such situation and are able to participate in the auction successfully.

कृते केनरा बैंक / For CANARA BANK

Date: 16.11.2026
Place: Bangalore

Authorised Officer
CANARA BANK
प्राधिकृत अधिकारी / Authorised Officer
अस्ति वसूली प्रबंधन शाखा-I
स्पेन्सर्स टावर, एम.जी.रोड. बेंगलूरु - 01
Asset Recovery Management Branch - I,
Spencer's Tower, M.G. Road, Bengaluru - 560 001

केनरा बैंक CANARA BANK Asset Recovery Management Branch - I M.G.Road, BENGALURU - 560 001 एम.जी. रोड, बेंगलूरु